

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: STEPHEN P. GUNTHER	§	Case No. 1:12-bk-04600
VANESSA I. GUNTHER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/06/2012.
- 2) The plan was confirmed on 11/08/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/24/2017.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,719.54.
- 10) Amount of unsecured claims discharged without full payment: \$42,733.10.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 14,083.05	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 14,083.05</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 699.49	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 699.49</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCHIFFMAN, SHERIDAN & BROWN, Pri	Pri	0.00	NA	NA	3,781.00	0.00
INTERNAL REVENUE SERVICE	Pri	1,900.00	1,516.00	339.44	339.44	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,516.00	1,176.56	12.46	0.00
AIS PORTFOLIO SERVICE, LP	Uns	4,010.00	4,009.88	4,009.88	42.43	0.00
AIS PORTFOLIO SERVICE, LP	Uns	9,737.38	10,068.95	10,068.95	106.53	0.00
AIS PORTFOLIO SERVICE, LP	Uns	3,090.00	3,127.25	3,127.25	33.08	0.00
RESURGENT CAPITAL SERVICES	Uns	1,110.00	1,892.16	1,892.16	20.02	0.00
ECMC	Uns	4,802.00	4,815.24	4,815.24	50.95	0.00
NATIONAL EDUCATION SERVICING	Uns	16,858.00	16,858.06	16,858.06	178.36	0.00
ALLY FINANCIAL FKA GMAC	Uns	2,902.00	2,802.05	2,802.05	29.64	0.00
PORTFOLIO RECOVERY	Uns	5,540.00	4,600.69	4,600.69	48.67	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	7,225.19	7,225.19	76.45	0.00
ATLAS ACQUISITIONS LLC	Uns	2,122.00	2,122.51	2,122.51	22.46	0.00
M & T BANK	Sec	122,689.00	126,887.78	7,217.11	7,217.11	0.00
BERKHEIMER ASSOCIATES	Pri	1,094.95	859.00	859.00	859.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	4,861.87	4,861.87	51.44	0.00
SALLIE MAE	Uns	15,971.00	16,086.42	16,086.42	170.21	0.00
FEDLOAN SERVICING	Uns	24,492.00	30,106.13	30,106.13	318.54	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Uns	2,433.73	2,436.33	2,436.33	25.77	0.00
MARC W WITZIG, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00
ROBERT E. CHERNICOFF, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
M&T BANK	Sec	1,544.00	NA	NA	0.00	0.00
AT&T WIRELESS	Uns	565.20	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	11,825.00	NA	NA	0.00	0.00
FOCUSED RECOVERY SOLUTIONS	Uns	346.00	NA	NA	0.00	0.00
HEALTH ROW	Uns	568.10	NA	NA	0.00	0.00
PINNACLE HEALTH	Uns	1,825.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,217.11	\$ 7,217.11	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 7,217.11	\$ 7,217.11	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,198.44	\$ 4,979.44	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 1,198.44	\$ 4,979.44	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 112,189.29	\$ 1,187.01	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 699.49	
Disbursements to Creditors	\$ 13,383.56	
<b>TOTAL DISBURSEMENTS:</b>		\$ 14,083.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/13/2017

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.